| Debtor 1 Jose E. Malave Miranda Debtor 2 (Spouse, filting) United States Benkruptoy Count for the: EASTERN DISTRICT OF PENNSYLVANIA Official Form 106J Schedule J: Your Expenses 12/11 Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 12/11 Tat 1 Describe Your Household Is this a plint case? No. Go to line 2. Yes, Des Debtor 2 live in a separate household? Yes, Des Debtor 2 live in a separate household? No. Go to line 2. Do not list Debtor 1 and Pers. Fill out this information for better 1 or Debtor 2. Do not state the dependents names. No your expenses include expenses for Separate Household of Debtor 2. Page 2. Setimate Your Ongoing Monthly Expenses Tation of the information for polyment of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) The rental or home ownership expenses for your residence. Include first mortgage payments and any tent for the ground or lot. If not included in line 4: 4. The rental or home ownership expenses for your residence. Include first mortgage and any line form and upon dependent for the ground or lot. If not included in line 4: 4. Real estate taxes 4. S 0.00 Additional marks and any tent for the ground or lot. If not included in line 4: 4. Be all estate taxes 4. S 0.00 Additional marks and any fert for the ground or lot. A supplicable of the marks and any fert for the ground or lot. A declaration and ground personal and upon the properties of the property homeowner's, or enter's insurance 4. S 0.00 A delicit and and the second properties and upon the property homeowner's association or condominium dues A delicit and and the secon | Fill | in this information to identify your case: | | | | |
|--|------------|--|------------------------------|-------------------------|----------------|---------------------|
| United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA Minimal 13 expenses as of the following date: MM / DD / YYYY | Deb | Jose E. Malave Miranda | | Che | | |
| Unlied States Bankruptoy Court for the: EASTERN DISTRICT OF PENNSYLVANIA Case number 19-17214 (It known) Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (Ir known), Answer every question. Part : Describe Your Nousehold 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No Do not list Debtor 1 and Yes. Part 2. Estimate Your Chapter of the Cash Oppendent | | | | | | |
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| 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 iwe in a separate household? No. Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? No. Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Fill out this information for Debtor 1 or Debtor 2. Do not state the dependents names. No. Yes. No. Yes. No. Yes. No. Yes. 3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your expenses as of your bankruptcy liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 10.00 | info | ormation. If more space is needed, attach another she | | | | |
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| Do not list Debtor 1 and | | | Expenses for Separate Ho | usenola of Del | otor 2. | |
| Debtor 2. Debtor 1 or Debtor 2 age live with you? Do not state the dependents names. Debtor 1 or Debtor 2 age live with you? No Yes Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Home maintenance, repair, and upkeep expenses | 2. | Do you have dependents? ■ No | | | | |
| dependents names. Yes No No Yes Yes No Yes Yes | | 20 1101 1101 2 0 2101 1 0 1 1 0 3. | | | • | |
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| 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 100.00 | | If not included in line 4: | | | | |
| 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 100.00 | | 4a. Real estate taxes | | 4 a | \$ | 0.00 |
| 4d. Homeowner's association or condominium dues 4d. \$ 0.00 | | | | | · | |
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| | 5. | | uch as home equity loans | | · | |

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| ebtor 1 Jose E. Malave Miranda | Case number (if known) | 19-17214 |
|--|------------------------|------------------------------|
| Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. \$ | 300.00 |
| 6b. Water, sewer, garbage collection | 6b. \$ | 200.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 400.00 |
| 6d. Other. Specify: | 6d. \$ | 0.00 |
| Food and housekeeping supplies | 7. \$ | 600.00 |
| Childcare and children's education costs | 8. \$ | 0.00 |
| | 9. \$ | |
| Clothing, laundry, and dry cleaning | · — | 155.00 |
| Personal care products and services | 10. \$ | 100.00 |
| Medical and dental expenses | 11. \$ | 150.00 |
| Transportation. Include gas, maintenance, bus or train fare. | 12. \$ | 400.00 |
| Do not include car payments. | · | |
| Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ | 75.00 |
| Charitable contributions and religious donations | 14. \$ | 0.00 |
| Insurance. | | |
| Do not include insurance deducted from your pay or included in lines 4 or 20. | 150 f | |
| 15a. Life insurance | 15a. \$ | 0.00 |
| 15b. Health insurance | 15b. \$ | 0.00 |
| 15c. Vehicle insurance | 15c. \$ | 167.00 |
| 15d. Other insurance. Specify: | 15d. \$ | 0.00 |
| Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. | | |
| Specify: | 16. \$ | 0.00 |
| Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ | 374.00 |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 0.00 |
| 17c. Other. Specify: | 17c. \$ | 0.00 |
| 17d. Other. Specify: | 17d. \$ | 0.00 |
| Your payments of alimony, maintenance, and support that you did not report as | <u> </u> | |
| deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | | 0.00 |
| Other payments you make to support others who do not live with you. | \$ | 0.00 |
| Specify: | 19. | |
| Other real property expenses not included in lines 4 or 5 of this form or on School | edule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ | 0.00 |
| 20b. Real estate taxes | 20b. \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. \$ | 0.00 |
| | 21. +\$ | |
| , , | | 100.00 |
| wife's credit cards | +\$ | 250.00 |
| Calculate your monthly expenses | | |
| 22a. Add lines 4 through 21. | \$ | 3,971.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ | 5,511100 |
| | | 0.074.00 |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | \$ | 3,971.00 |
| Calculate your monthly net income. | | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ | 4,344.99 |
| 23b. Copy your monthly expenses from line 22c above. | 23b\$ | 3,971.00 |
| 100000000000000000000000000000000000000 | - · · · · | 0,011100 |
| 23c. Subtract your monthly expenses from your monthly income. | | |
| The result is your <i>monthly net income</i> . | 23c. \$ | 373.99 |
| Do you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage? No. | | crease or decrease because o |
| | | |
| Yes. Explain here: | | |
| | | |